

**Certificate of Notice Page 1 of 4**  
 United States Bankruptcy Court  
 Eastern District of Pennsylvania

In re:  
 Andrew I. Kossman  
 Debtor

Case No. 18-16771-elf  
 Chapter 7

**CERTIFICATE OF NOTICE**

District/off: 0313-2

User: Marie  
 Form ID: 318

Page 1 of 2  
 Total Noticed: 27

Date Rcvd: Aug 07, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 09, 2020.

db  
 14211741 +Andrew I. Kossman, 107 Thunder Circle, Bensalem, PA 19020-2143  
 14211741 Ars Account Resolution, PO Box 459079, Sunrise, FL 33345-9079  
 14211744 Health Network Laboratories, PO Box 8500, Lockbox #9581, Philadelphia, PA 19178-8500  
 14211745 Holy Redeemer Hospital, PO Box 781728, Philadelphia, PA 19178-1728  
 14211746 Mid Atlantic Retina Practice, PO Box 972, Bryn Mawr, PA 19010-0972  
 14211747 +Ocwen Loan Servicing L, 1661 Worthington Road Suite 100, West Palm Beach, FL 33409-6493  
 14211749 +Phelan Hallinan Diamond & Jones LLP, 1617 JFK Boulevard Suite 1400,  
 Philadelphia, PA 19103-1814  
 14244969 +Rushmore Loan Management Services, P.O. Box 55004, Irvine, CA 92619-5004  
 14211751 +Servco FCU, 648 W. Street Rd, Feasterville Trevose, PA 19053-5963  
 14211752 St. Mary Medical Center, PO Box 822679, Philadelphia, PA 19182-2679  
 14211753 +Suburban Ortho Specialists, 283 2nd Street Pike, Suite 120, Southampton, PA 18966-3823  
 14379479 +Wilmington Savings Fund Society, FSB, ET AL., c/o RUSHMORE LOAN MANAGEMENT SERVICES,  
 P.O. Box 55004, Irvine, CA 92619-5004

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center. tr

+EDI: QRHHOLBER.COM Aug 08 2020 07:48:00 ROBERT H. HOLBER, Robert H. Holber PC,  
 41 East Front Street, Media, PA 19063-2911  
 smg E-mail/Text: megan.harper@phila.gov Aug 08 2020 04:11:11 City of Philadelphia,  
 City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor,  
 Philadelphia, PA 19102-1595  
 smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Aug 08 2020 04:10:37  
 Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946,  
 Harrisburg, PA 17128-0946  
 smg +E-mail/Text: usapae.bankruptcynotices@usdoj.gov Aug 08 2020 04:10:57 U.S. Attorney Office,  
 c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404  
 14236245 E-mail/Text: ebn@21stmortgage.com Aug 08 2020 04:10:44 21st Mortgage Corp, P.O. Box 477,  
 Knoxville, TN 37901  
 14211740 E-mail/Text: ebn@21stmortgage.com Aug 08 2020 04:10:44 21st Mortgage Corp,  
 620 Market St One Cntr Square, Knoxville, TN 37902  
 14211742 +E-mail/Text: EBN\_IndianapolisIMC@receivemorermp.com Aug 08 2020 04:11:23  
 Berks Credit & Coll, 900 Corporate Dr, Reading, PA 19605-3340  
 14243775 +E-mail/Text: gocadle@cadleco.com Aug 08 2020 04:10:55 Cadles of West Virginia LLC,  
 100 North Center Street, Newton Falls, OH 44444-1321  
 14244225 +E-mail/Text: gocadle@cadleco.com Aug 08 2020 04:10:55 Cadles of West Virginia LLC,  
 Attention: 0A350217, 100 North Center Street, Newton Falls, OH 44444-1321  
 14211743 E-mail/Text: clientrep@capitalcollects.com Aug 08 2020 04:11:28 Capital Collection Services,  
 PO Box 150, West Berlin, NJ 08091-0150  
 14248713 EDI: PRA.COM Aug 08 2020 07:48:00 Portfolio Recovery Associates, LLC, POB 41067,  
 Norfolk VA 23541  
 14211748 +E-mail/Text: bankruptcygroup@peco-energy.com Aug 08 2020 04:10:06 Peco Energy Co,  
 PO Box 13439, Philadelphia, PA 19101-3439  
 14211750 +EDI: PRA.COM Aug 08 2020 07:48:00 Portfolio Recovery Ass, 120 Corporate Blvd Ste 1,  
 Norfolk, VA 23502-4952  
 14211754 +EDI: CITICORP.COM Aug 08 2020 07:48:00 Thd/cbna, Po Box 6497,  
 Sioux Falls, SD 57117-6497  
 14211755 +EDI: VERIZONCOMB.COM Aug 08 2020 07:48:00 Verizon, 500 Technology Dr Ste 30,  
 Weldon Spring, MO 63304-2225

TOTAL: 15

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

aty\* +ROBERT H. HOLBER, Robert H. Holber PC, 41 East Front Street, Media, PA 19063-2911  
 TOTALS: 0, \* 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Aug 09, 2020

Signature: /s/Joseph Speetjens

District/off: 0313-2

User: Marie  
Form ID: 318

Page 2 of 2  
Total Noticed: 27

Date Rcvd: Aug 07, 2020

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 7, 2020 at the address(es) listed below:

JOHN M. KENNEY on behalf of Debtor Andrew I. Kossman jken330@comcast.net, Kathy@jkenneylaw.com  
JOHN M. KENNEY on behalf of Plaintiff Andrew I. Kossman jken330@comcast.net,  
Kathy@jkenneylaw.com  
KEVIN G. MCDONALD on behalf of Creditor Wilmington Savings Fund Society, FSB, d/b/a  
Christiana Trust, not individually but as trustee for Pretium Mortgage Acquisition Trust  
bkgroup@kmlawgroup.com  
LEROY W. ETHERIDGE, JR. on behalf of Trustee WILLIAM C. MILLER, Esq. ecfemails@phl3trustee.com,  
philaecf@gmail.com  
REBECCA ANN SOLARZ on behalf of Creditor Wilmington Savings Fund Society, FSB, d/b/a  
Christiana Trust, not individually but as trustee for Pretium Mortgage Acquisition Trust  
bkgroup@kmlawgroup.com  
ROBERT H. HOLBER trustee@holber.com, rholber@ecf.axosfs.com  
ROBERT H. HOLBER on behalf of Trustee ROBERT H. HOLBER trustee@holber.com,  
rholber@ecf.axosfs.com  
United States Trustee USTPRegion03.PH.ECF@usdoj.gov  
WILLIAM C. MILLER, Esq. on behalf of Trustee WILLIAM C. MILLER, Esq. ecfemails@phl3trustee.com,  
philaecf@gmail.com

TOTAL: 9

**Information to identify the case:**

Debtor 1 **Andrew I. Kossman**

Social Security number or ITIN **xxx-xx-4596**

First Name Middle Name Last Name

EIN --\_-----

Debtor 2

Social Security number or ITIN -----

(Spouse, if filing)

First Name Middle Name Last Name

EIN --\_-----

United States Bankruptcy Court **Eastern District of Pennsylvania**

Case number: **18-16771-elf**

## Order of Discharge

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 727 is granted to:

Andrew I. Kossman

8/7/20

**By the court:** Eric L. Frank  
United States Bankruptcy Judge

### Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

#### Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

#### Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**For more information, see page 2 >**

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**